(b) what is the target percentage of NPA during 2005;

(c) what special measures are proposed to be taken by Government to ensure that NPA's are wiped out gradually during the coming five years, *i.e.* by 2010; and

(d) what is the profile of NPA account holders, and its break-up into large, medium or small account holders?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) The percentage of Net Non-Performing Assets to Net advances of Public Sector Banks as on 31st March, 2004 and 31st March, 2005 is 3.0% and 2.1% respectively.

(b) and (c) No specific tartget percentage of NPA during 2005 has been prescribed by the Government. However, the Government has been impressing upon the public sector banks to make concerted efforts to reduce level of NPAs. The Government of India and Reserve Bank of India have stipulated certain steps for recovery of loans, which, *inter alia*, include evolving and implementing a recovery policy by banks, filing of suits in civil courts/DRTs, issue of notices under SARFAESI Act, 2002, compromise settlement and monitoring and follow up of NPAs at various levels. The Credit Information Companies (Regulation) Act, 2005 has been enacted to provide for regulation of credit information companies and to facilitate efficient distribution of credit thereby arresting fresh accretion of NPAs. Credit Information Bureau (India) Ltd. has also been set up to disseminate information on borrowers to the banks.

(d) Credit Information Bureau (India) Limited is maintaining a database on suit-filed accounts of Rs. 1 Crore and above and non suit-filed accounts (wilful defaulters) of Rs. 25 Lacs and above. The information can be accessed at CIBIL website www.cibil.com.

Recovery of Direct Taxes

†1616. SHRI RAM JETHMALANI:
DR. MURLI MANOHAR JOSHI:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that an amount equal to the amount recovered as direct tax from 1991-92 to 2004-05 has remained pending to be recovered;

†Original notice of the question was received in Hindi.

(b) if not, the details of the total amount recovered as direct tax during the aforesaid period alongwith that remained to be recovered; and

(c) the increase in the expenditure incurred on the recovery of tax during the said period?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) and (b) The total amount collected as direct tax from 1991-92 to 2004-05 works out to Rs. 7,63,541 crore. Out of this amount an amount of Rs.1,00,962 has been realized by the Income-tax Department through the process of recovery. The outstanding direct tax dues at the end of 2004-05 amount to Rs.1,00,379 crore.

(c) The total expenditure incurred by the Income-tax Department in 1991-92 was 1.69% of the total collections, which has come down to 0.89% in 2004-05. It is difficult to separate the expenditure attributable to recovery of tax.

Unutilised Bank Deposits

†1617. DR. MURLI MANOHAR JOSHI:
SHRI RAM JETHMALANI:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that a sum of one lakh crore rupees of Indian companies, which includes both Government and private companies, is laying unutilized in banks or in other forms;

(b) if so, the details in this regard; and

(c) the names of Government companies where more than one thousand crore rupees have been laying unutilized in this way?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) to (c) Reserve Bank of India has *vide* its circular dated 15th November, 1989 advised the banks to ensure that their branches follow up accounts which remained inoperative for year or so by sending suitable advices to the customers and if need be, they may immediately be put on inquiry to find out the whereabouts of the customer

†Original notice of the question was received in Hindi.